

Privacy Policy

Last Updated and Effective Date: February 25, 2026

Thank you for visiting ZAXIS Financial Services Americas, Inc.'s (“ZAXIS,” “we,” “us,” or “our”) websites, located at <https://www.zaxisfinance.com/>, <https://zaxisfinanceamerica-canada.powerappsportals.com/page/Financing-Application/>, and <https://portal.zaxisfinance.trailview.ai/Identity/Account/Login> (collectively, the “Website”). This Privacy Policy details how we treat Personal Information collected from visitors to our Website and other online platforms which provide a link to or refer to this Policy. Note that this Privacy Policy does not cover information collected from employees or job applicants.

“Personal Information” is sometimes also referred to as personal data, personally identifiable information, or other like terms to mean any information that directly or indirectly identifies you or is reasonably capable of being associated with you or your household.

This Website is intended for business-to-business purposes only, and we do not knowingly collect the Personal Information of consumers in an individual or non-business context. By using our Website or otherwise providing any information to ZAXIS, you are acknowledging that you are a representative or agent of a business and are engaging us in the commercial context (and not in an individual or non-business context).

We do not collect, use, or disclose other forms of Personal Information called “sensitive” Personal Information, which are subject to additional protections under applicable data privacy laws.

Please note that this Privacy Policy is directed only to users in the United States. If you are a California resident, please see the “Your California Privacy Rights” section below for information about rights you may have under California law.

1. NOTICE AT COLLECTION

A. Summary of our Processing Activity

The table below describes the categories of Personal Information, the purpose of processing each category of Personal Information, our source of collection, and third parties with whom we may disclose each category of Personal Information, for the preceding 12 months.

Category of Personal Information Collected	Business or Commercial Purpose of Processing	Source	Disclosure and Recipients of Personal Information
Identifiers , such as name, business email address, home address, business address, date of birth, Social Security number, IP address, bank account and ACH information.	<ul style="list-style-type: none">Communicating with youAdministering your ZAXIS customer accountProviding our financing servicesProcessing your equipment finance application	You	<ul style="list-style-type: none">We disclose Personal Information to third-party service providers such as data storage, web hosting, and data analytics providers to provide our products and services and manage customer requests. We also disclose Personal Information to banks for securitization purposes.

	<ul style="list-style-type: none"> Facilitate payments to ZAXIS 		
<p>Personal Information described in Cal. Civ. Code Section 1798.80(e), such as signature.</p>	<ul style="list-style-type: none"> Processing your equipment finance application 	You	<ul style="list-style-type: none"> We disclose Personal Information to third-party service providers such as data storage, web hosting, and data analytics providers to provide our products and services and manage customer requests. We also disclose Personal Information to banks for securitization purposes.
<p>Commercial information, such as records of products financed or considered, or other purchasing or financing histories or tendencies.</p>	<ul style="list-style-type: none"> Managing consumer financing Maintaining our internal records Analyzing trends in product usage, financing patterns, or customer demand Monitoring for suspicious or unauthorized behavior Maintaining records for audits, examinations, or legal claims Providing ongoing customer service and support 	You	<ul style="list-style-type: none"> We disclose Personal Information to third-party service providers such as data storage, web hosting, and data analytics providers to provide our products and services and manage customer requests.
<p>Internet or other electronic network activity information, such as, browsing history, search history, and information regarding a consumer's interaction with ZAXIS' Website.</p>	<ul style="list-style-type: none"> Providing and improving the Website Measuring Website traffic, usage trends, and engagement Monitoring for unauthorized access or abnormal usage patterns Understanding which content or promotions are most relevant to users 	You	<ul style="list-style-type: none"> We disclose Personal Information to third-party service providers such as data storage, web hosting, and data analytics providers to provide our products and services and manage customer requests.
<p>Employment-related information, such as your business name and job title.</p>	<ul style="list-style-type: none"> Communicating with you Administering your ZAXIS customer account 	You	<ul style="list-style-type: none"> We disclose Personal Information to third-party service providers such as data storage, web hosting, and data analytics providers to provide our products and services and manage

	<ul style="list-style-type: none"> • Providing our financing services 		customer requests. We also disclose Personal Information to banks for securitization purposes.
Geolocation data.	<ul style="list-style-type: none"> • Providing and improving our services • Supporting compliance with anti-fraud, anti-money-laundering, or other regulatory requirements • Supporting account servicing and communication preferences 	You	<ul style="list-style-type: none"> • We disclose Personal Information to third-party service providers such as data storage, web hosting, and data analytics providers to provide our products and services and manage customer requests.
Sensitive Personal Information , such as Guarantors' Social Security numbers	<ul style="list-style-type: none"> • Processing your equipment finance application 		<ul style="list-style-type: none"> • We disclose Personal Information to third-party service providers such as data storage, web hosting, and data analytics providers to provide our products and services and manage customer requests.

B. Types of Data Collected

1. Personal Data You Provide to Us

We may collect Personal Information you provide directly to us when you visit our Website. For example, we collect your name and business contact information (such as your company, address, email address and telephone number) when you provide it to us through completion of forms, when you contact us, when you submit inquiries or requests, and similar situations in which you have chosen to provide the information to us. We also collect information you provide to us on online platforms that link to or refer to this Privacy Policy, including when you register for our Customer Portal or submit an equipment finance application. For example, we may collect your email address and portal password when you provide it to us when registering.

In connection with a commercial financing inquiry or application, you may provide information about third parties, including business owners, guarantors, or authorized signers. For examples, we may collect your Guarantor's Social Security number and home address when you submit an application for financing. You are solely responsible for ensuring that you have the legal right to share such information with us and that the individuals have been informed of, and consented to, the disclosure.

2. Personal Data We Collect Automatically

We use tracking tools like cookies to automatically collect website usage information from you when you use the Website. For example, we may collect information about your device, browser type, operating system, IP address, and device identifier.

3. Aggregate and Non-Personal Information

Information that does not identify an individual or cannot otherwise be reasonably linked or connected with them is not considered Personal Information. Personal information may be aggregated or de-identified to

become non-Personal Information. We may collect and use such non-Personal Information, such as search queries and customer activity on our Website, for any purposes, including to operate, analyze, and improve our Website.

The Website may track the total number of visitors to our Website, the number of visitors to each page of our Website, browser type, IP addresses, external websites linked to, and other aggregated data collected through our Website, and we may analyze this data for trends and statistics in the aggregate, but such information will be maintained, used, and disclosed in aggregate form only. We may use this information to analyze trends, administer the Website, track users' movement, and gather broad demographic information for aggregate use.

C. The Purposes for Collection

We collect your Personal Information for the following purposes:

- To provide, maintain, and improve our Website and services.
- To process equipment finance applications and payments.
- To communicate with you.
- To comply with our legal obligations.
- To respond to law enforcement, government, or regulatory requests.
- To protect our company and our customers' rights and interests.
- To detect security incidents; protect against any malicious, deceptive, illegal or fraudulent activity; and prosecute those responsible for that activity.
- To conduct business dealings with you in the commercial context.
- To carry out any other purpose described to you at the time the information was collected.

D. How We Disclose Your Information

We may disclose your Personal Information in the following circumstances:

- **Our Service Providers, Contractors and Processors:** We may disclose information with trusted service providers, contractors and processors providing services to us, such as data storage, web hosting, and data analytics providers.
- **Our Advisors and Lawyers:** We may disclose Personal Information with our lawyers and other professional advisors where necessary to obtain advice or otherwise protect and manage our business interests.
- **During Change of Ownership:** We may disclose Personal Information in connection with, or during negotiations concerning, any merger, sale of company assets, financing, or acquisition of all or a portion of our business by another company.
- **Among Our Family of Companies:** Personal information may be disclosed between and among ZAXIS and our current and future parents, affiliates, and subsidiaries and other companies under common control and ownership.
- **With Your Consent:** We may disclose Personal Information with your consent or at your direction and for other reasons we describe to you.

2. YOUR CHOICES

A. Account Information

You may update and correct certain account information at any time by logging into your account, emailing us at <https://portal.zaxisfinance.trailview.ai/Identity/Account/Login>. If you wish to delete your account, please contact us, but note that we may retain certain information as required by law or for our legitimate business purposes.

B. Cookies

Most web browsers are set to accept cookies by default. If you prefer, you can usually adjust your browser settings to remove or reject browser cookies. Please note that removing or rejecting cookies could affect the availability and functionality of our services.

C. Emails and Text Messages

You may opt out of receiving promotional emails and text messages from ZAXIS by following the instructions in those communications. If you opt out, we may still send you non-promotional emails, such as those about our ongoing business relations.

3. COOKIES AND TRACKING TECHNOLOGY

We collect certain information through tracking technologies used on the Website, such as cookies (data files placed on a device when it is used to visit the Website) and mobile analytics software. We use both session ID cookies and persistent cookies. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time.

On our Website, we use session cookies to make it easier for you to navigate the Website by remembering your preferences and to improve and track the overall Website experience. Persistent cookies enable us to track, store, and target the interests of our users to enhance the experience on our Website. To learn more about our use of cookies, visit our [Cookie Policy](#).

While most browsers are automatically set up to accept cookies, you can adjust your browser settings to reject cookies or to have your computer warn you each time a cookie is being sent. Cookies are typically browser-specific. If you use different browsers, you will have to define your preferences on each browser. You can delete all or some of these cookies from your computer by activating the “delete cookies” feature in your browser. If you have several browsers, you must reiterate the deletion request for each browser. If you use different devices, you will need to configure each device to suit your cookie preferences. Note that if you remove or reject our cookies, you may not be able to use certain features on the website.

Do Not Track Policy. Certain web browsers may provide an option by which you may request your browser to inform websites you visit that you do not wish your activities to be tracked by cookies or other persistent identifiers, commonly called “Do Not Track Signals.” Our website currently does not respond to Do Not Track Signals. If you block cookies, certain features on our website may not work. If you block or reject cookies, not all of the tracking described here will stop.

4. CHILDREN’S PRIVACY

Our Website is not intended for use by children under the age of 18, and we do not knowingly collect information directly from children under the age of 18. If we discover that we have received information directly from a child under the age of 18, we will delete that information. If you are a parent or legal guardian and believe we have collected information directly from your child, you may request that such information be deleted by contacting us at the phone number or email address listed in the “Contact Us” section.

5. RETENTION

We store Personal Information associated with your account for as long as your account remains active. If you close your account, we will delete your account data after seven years of inactivity. Unless specified otherwise in this Privacy Policy, we store other Personal Information for as long necessary to carry out the purposes for

which we originally collected it and for other legitimate business purposes, including to meet our legal, regulatory, or other compliance obligations.

6. LINKS TO THIRD PARTY SITES

Our Website may contain third-party links, including third-party integrations. Through these links and third-party integrations, you may be providing information (including Personal Information) directly to the third party, us, or both. You acknowledge and agree that we are not responsible for how those third parties collect, share, or use your information. Because ZAXIS has no control over the privacy practices or content of these linked sites, we recommend that you carefully review the privacy policies of every third-party service that you visit or see, including those third parties you interact with through our Website.

Our Website may also serve third-party content that contains their own cookies or tracking technologies. We do not control the use of those technologies.

7. NOTICE TO USERS OUTSIDE OF THE UNITED STATES

This Website is targeted for users in the United States. Information collected by our Website may be transferred, processed, and stored outside the jurisdiction where you reside, and therefore may be available to government authorities under lawful orders and laws applicable in such foreign jurisdictions. These foreign jurisdictions may have data protection and privacy laws that are different than the laws of the jurisdiction where you reside. By using the Website, or providing us with any Personal Information, you (a) acknowledge that the Website is subject to the laws of the United States, (b) consent to the collection, processing, maintenance, and transfer of such information in and to the United States and other applicable territories in which the privacy laws may not be as comprehensive as or equivalent to those in the country where you reside and/or are a citizen, and (c) waive any claims that may arise under those laws.

8. DISCLOSURES FOR INDIVIDUALS IN CALIFORNIA

A. Your Privacy Rights

The CPRA affords consumers residing in California certain rights with respect to their Personal Information. If you reside in California, this section applies to you. Subject to certain limitations you have the following rights in California:

- **Right to Delete.** You have the right to request that we delete the Personal Information we have collected about you.
- **Right to Correct.** You have the right to request that we correct inaccurate Personal Information we maintain about you.
- **Right to Know and Access.** You have the right to know and access the Personal Information we have collected about you, including the categories of Personal Information, the categories of sources from which the Personal Information is collected, the business or commercial purpose for collecting, selling, or sharing Personal Information, the categories of Personal Information and service providers, contractors and third parties to whom we disclosed Personal Information, and the specific pieces of Personal Information we have collected about you.
- **Right to Data Portability.** You have the right to receive your information in a format, to the extent technically feasible, that is portable, usable, and allows you to transmit the Personal Information to a person without impediment or hindrance.
- **Rights Related to Sharing or Sale.** We do not sell or share your Personal Information to third parties. We also do not knowingly sell, share, use for targeted advertising, or disclose the Personal Information of children under the age of 18.
- **Right to Limit Use and Disclosure of Sensitive Personal Information.** ZAXIS does not collect or store Sensitive Personal Information.

- **Right to No Discrimination.** You have the right not to be discriminated against for exercising any of your privacy rights.

B. Instructions on How to Exercise Your Rights

You may exercise your privacy rights by calling us toll-free at (800)246-7997 or emailing us at CustomerService@zaxisfinance.com. In some instances, we will need to verify your identity before honoring your privacy right request. We will verify your identity by asking you to provide Personal Information related to your recent interactions with us. We will honor your privacy rights request within 45 calendar days of receipt, unless we request an extension as permitted by applicable data privacy laws.

C. Authorized Agents

If permitted or required by applicable law, you may exercise your privacy rights through an authorized agent (which may include a guardian or conservator). If we receive your request from an authorized agent, we may ask for evidence that you have provided such agent with a power of attorney or that the agent otherwise has valid written authority to submit requests to exercise rights on your behalf. If you are an authorized agent seeking to make a request, please Contact Us below.

9. UPDATES

We may change this Privacy Policy from time to time. If we make changes, we will notify you by revising the date at the top of this Privacy Policy. If the changes being made are material, we may send registered users of our Website a notice that this Privacy Policy has been changed. We encourage you to review this Privacy Policy regularly to stay informed about our information practices and the choices available to you.

10. CONTACT US

If you have any questions about this Privacy Policy, please contact us at:

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